

GEOFFREY M. RICHARDS  
 Bankruptcy Trustee  
 P.O. Box 579  
 Orinda, CA 94563  
 (916) 288-8365

UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF  
 DIVISION

In re:	§	
	§	
BEDROSIAN-WHEELER, LINDA L.	§	Case No. 09-31872-C-7
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
 REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
 ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Geoffrey Richards, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/Geoffrey Richards  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
UNITED STATES BANKRUPTCY COURT			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Indymac Bank					
	New Venture Mortgage Corp					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GEOFFREY RICHARDS					
GEOFFREY RICHARDS					
INTERNATIONAL SURETIES					
Union Bank					
SUNTAG, DANA A.					
JAY BLOCKSOM					
SWANSON, JERRY					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Sacramento County Tax Collector					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chevron					
	Comcast Cable					
	Conty of Sacramento Utilities					
	Direct TV					
	RVP Company					
	The Sacramento Bee					
	Verizon Wireless					
	XM Radio					
	BANK OF AMERICA					
000010	BANK OF AMERICA					
000001	BAY ALARM CO.					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000006	CAPITAL ONE BANK (USA), N.A.					
000004	CITY OF SACRAMENTO					
000009	HOME DEPOT					
000003	NORDSTROM FSB					
000007	PACIFIC GAS AND ELECTRIC COMPANY					
000005	PG E					
000002	SACRAMENTO MUNICIPAL UTILITY DISTRI					
000008	WEBBANK-FINGERHUT					
000011	BENEFICIAL FINANCIAL I INC					
	USBC - CLERK					
	BANK OF AMERICA					
	BAY ALARM CO.					
	CAPITAL ONE BANK (USA), N.A.					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	CITY OF SACRAMENTO					
	HOME DEPOT					
	NORDSTROM FSB					
	PG E					
	SACRAMENTO MUNICIPAL UTILITY DISTRI					
	WEBBANK-FINGERHUT					
	USBC - CLERK					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1

Exhibit 8

Case No: 09-31872 C Judge: CHRISTOPHER M. KLEIN  
 Case Name: BEDROSIAN-WHEELER, LINDA L.

Trustee Name: Geoffrey Richards

Date Filed (f) or Converted (c): 06/10/09 (f)

341(a) Meeting Date: 07/14/09

Claims Bar Date: 02/24/14

For Period Ending: 05/18/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE 19 Seine Court, Sacramento, CA 95826	290,000.00	0.00		0.00	FA
2. FINANCIAL ACCOUNTS Wells Fargo Bank Acct #8295	200.00	0.00		0.00	FA
3. FINANCIAL ACCOUNTS Washington Mutual Bank Acct #558-3	150.00	0.00		0.00	FA
4. HOUSEHOLD GOODS	1,250.00	0.00		0.00	FA
5. BOOKS/COLLECTIBLES	850.00	0.00		0.00	FA
6. WEARING APPAREL	20.00	0.00		0.00	FA
7. FURS AND JEWELRY	65.00	0.00		0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT	50.00	0.00		0.00	FA
9. VEHICLES 1986 Chevrolet Van	200.00	0.00		0.00	FA
10. OFFICE EQUIPMENT	100.00	0.00		0.00	FA
11. MACHINERY AND SUPPLIES	100.00	0.00		0.00	FA
12. ANIMALS	0.00	0.00		0.00	FA
13. OTHER MISCELLANEOUS	55.00	0.00		0.00	FA
14. ESTATE OF A DECEDENT (u) Undisclosed inheritance	0.00	246,906.69		246,906.69	FA

TOTALS (Excluding Unknown Values)

\$293,040.00

\$246,906.69

\$246,906.69

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:



**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Page: 2  
Exhibit 8

Case No: 09-31872 C Judge: CHRISTOPHER M. KLEIN  
Case Name: BEDROSIAN-WHEELER, LINDA L.

Trustee Name: Geoffrey Richards  
Date Filed (f) or Converted (c): 06/10/09 (f)  
341(a) Meeting Date: 07/14/09  
Claims Bar Date: 02/24/14

Undisclosed inheritance - Funds turned over to estate, and this is a surplus case. Debtor cannot be located. Update  
6/30/14 PI has been hired to attempt to locate debtor, but no luck so far. Estimated TFR has been extended. Debtor  
could not be located. TFR to be filed.

Initial Projected Date of Final Report (TFR): 06/30/14 Current Projected Date of Final Report (TFR): 12/30/14

## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1  
Exhibit 9Case No: 09-31872 -C  
Case Name: BEDROSIAN-WHEELER, LINDA L.Trustee Name: Geoffrey Richards  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*5996 Checking AccountTaxpayer ID No: \*\*\*\*\*7496  
For Period Ending: 05/18/15Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
12/30/13	14	County of Placer Auburn, CA 95603	Non disclosed debtors inheritance	1229-000	246,906.69		246,906.69
01/27/14		Union Bank	BANK SERVICE FEE	2600-000		23.68	246,883.01
02/05/14		International Sureties Ltd 701 Podras Street, Suite 420 New Orleans, LA 70139	Bond Premium	2300-000		185.24	246,697.77
02/25/14		Union Bank	BANK SERVICE FEE	2600-000		366.97	246,330.80
03/25/14		Union Bank	BANK SERVICE FEE	2600-000		331.15	245,999.65
03/27/14	003001	JAY BLOCKSOM 69 Willie Head Road Buchanan, GA 30113	Trustee Specialist Fee Per Court Order Dated 3 25 14 Docket 52	3991-000		61,726.67	184,272.98
04/25/14		Union Bank	BANK SERVICE FEE	2600-000		354.17	183,918.81
05/27/14		Union Bank	BANK SERVICE FEE	2600-000		264.95	183,653.86
06/25/14		Union Bank	BANK SERVICE FEE	2600-000		273.30	183,380.56
07/25/14		Union Bank	BANK SERVICE FEE	2600-000		264.08	183,116.48
08/25/14		Union Bank	BANK SERVICE FEE	2600-000		272.47	182,844.01
09/19/14	003002	Herum Crabtree Suntag 5757 Pacific Avenue, Suite 222 Stockton, CA 95207	Trustee Attorney Fees and Expense	3210-000		20,000.00	162,844.01
09/25/14	003003	Jerry Swanson Swanson Private Investigations 2529 West March Lane, Suite 204 Stockton, CA 95207	Other Professional Fees and Expense	3991-000		225.00	162,619.01
03/05/15	003004	GEOFFREY RICHARDS PO Box 579 Orinda, CA 94563	Chapter 7 Compensation/Expense			10,779.10	151,839.91
			Fees 10,713.42	2100-000			
			Expenses 65.68	2200-000			

Page Subtotals

246,906.69

95,066.78

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*5996 Checking AccountTaxpayer ID No: \*\*\*\*\*7496  
For Period Ending: 05/18/15Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/05/15	003005	Bay Alarm Co. 60 Berry Dr Pacheco CA 94553	Claim 000001, Payment 103%			399.34	151,440.57
			Claim 389.12	7100-000			
			Interest 10.22	7990-000			
03/05/15	003006	SACRAMENTO MUNICIPAL UTILITY DISTRICT PO BOX 15830 SACRAMENTO, CA 95852-1830	Claim 000002, Payment 103%			521.57	150,919.00
			(2-1) Account Number (last 4 digits):3081				
			Claim 508.22	7100-000			
			Interest 13.35	7990-000			
03/05/15	003007	Nordstrom fsb P.O. Box 6566 Englewood, CO 80155	Claim 000003, Payment 103%			11,006.29	139,912.71
			(3-1) Account Number (last 4 digits):8179				
			Claim 10,724.51	7100-000			
			Interest 281.78	7990-000			
03/05/15	003008	City of Sacramento Revenue Division 915 I St #1201 Sacramento CA 95814	Claim 000004, Payment 103%			874.34	139,038.37
			Claim 851.96	7100-000			
			Interest 22.38	7990-000			
03/05/15	003009	PG E P O BOX 997300 Sacramento CA 95899-7300	Claim 000005, Payment 103%			607.35	138,431.02
			(5-1) Account Number (last 4 digits):3081				
			Claim 591.80	7100-000			
			Interest 15.55	7990-000			
03/05/15	003010	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000006, Payment 103%			8,744.93	129,686.09
			(6-1) Account Number (last 4 digits):4303				

Page Subtotals

0.00

22,153.82

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Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*5996 Checking AccountTaxpayer ID No: \*\*\*\*\*7496  
For Period Ending: 05/18/15Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/05/15	003011	Webbank-Fingerhut 6250 Ridgewood Rd St. Cloud, MN 56303	Claim 8,521.05 Interest 223.88 Claim 000008, Payment 103% (8-1) Account Number (last 4 digits):3484	7100-000 7990-000		1,354.53	128,331.56
03/05/15	003012	HOME DEPOT P O BOX 6028 The Lakes NV 88901-6028	Claim 1,319.85 Interest 34.68 Claim 000009, Payment 103% (9-1) Account Number (last 4 digits):3081	7100-000 7990-000		4,450.30	123,881.26
03/05/15	003013	Bank of America 4161 Piedmont Parkway Greensboro, NC 27410	Claim 4,336.37 Interest 113.93 Claim 000010, Payment 103% (10-1) Account Number (last 4 digits):6666	7100-000 7990-000		11,236.23	112,645.03
* 03/05/15	003014	BENEFICIAL FINANCIAL I INC 636 GRAND REGENCY BLVD BRANDON, FL 33510	Claim 10,948.57 Interest 287.66 Claim 000011, Payment 103%	7100-000 7990-000		15,006.68	97,638.35
* 03/05/15	003015	LINDA L. BEDROSIAN-WHEELER 19 SEINE CT SACRAMENTO, CA 95826	Claim 14,622.49 Interest 384.19 Surplus Funds	7100-003 7990-003 8200-003		97,638.35	0.00
* 03/05/15	003015	LINDA L. BEDROSIAN-WHEELER 19 SEINE CT SACRAMENTO, CA 95826	Surplus Funds Unable to locate debtor as stated in Trustee Fee Application	8200-003		-97,638.35	97,638.35
03/05/15	003016	UNITED STATES BANKRUPTCY COURT	Surplus Funds	8200-001		97,638.35	0.00

Page Subtotals

0.00

129,686.09

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Page: 4  
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Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*5996 Checking AccountTaxpayer ID No: \*\*\*\*\*7496  
For Period Ending: 05/18/15Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/13/15		CLERK OF THE COURT ATTN: FINANCE 501 I STREET, SUITE 3-200 SACRAMENTO, CA 95814 Bank of America San Antonio, TX Cashier's Check	Refund on claim #10 for difference of the original check #3013 for \$11,236.63 paid and the account being paid in full per letter from BofA.	7100-000		-429.59	429.59
04/17/15	003017	UNITED STATES BANKRUPTCY COURT CLERK OF THE COURT ATTN: FINANCE 501 I STREET, SUITE 3-200 SACRAMENTO, CA 95814	Funds returned by BofA Bank of Amreica originally was paid \$11,236.23 by check 3013 for 100% payment of claim #10 plus interest. Bank of America returned \$429.59 by cashiers check stating claim was paid in full. This is surplus case and all creditors have been paid in full.	7100-001		429.59	0.00
* 04/21/15	003014	BENEFICIAL FINANCIAL I INC 636 GRAND REGENCY BLVD BRANDON, FL 33510	Claim 000011, Payment 103%			-15,006.68	15,006.68
			Claim ( 14,622.49 )	7100-003			
			Interest ( 384.19 )	7990-003			
04/21/15	003018	UNITED STATES BANKRUPTCY COURT CLERK OF THE COURT ATTN: FINANCE 501 I STREET, SUITE 3-200 SACRAMENTO, CA 95814	Claim 000011, Payment 103% Check 3014 dtd 3 /5/14 to Beneficial Finance in the amount of \$15,006.68 for payment of claim 11 returned with letter stating "Creditor has elected to waive any right to additional payments on the claim" This is a suprlus case and all other creditors have been paid in full, and the surplus previouslly turned over to the court.			15,006.68	0.00
			Claim 14,622.49	7100-001			
			Interest 384.19	7990-001			

Page Subtotals

0.00

0.00

## FORM 2

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Exhibit 9

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-31872 -C  
Case Name: BEDROSIAN-WHEELER, LINDA L.

Trustee Name: Geoffrey Richards  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*5996 Checking Account

Taxpayer ID No: \*\*\*\*\*7496

For Period Ending: 05/18/15

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			COLUMN TOTALS		246,906.69	246,906.69	0.00
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		246,906.69	246,906.69	
			Less: Payments to Debtors			97,638.35	
			Net		246,906.69	149,268.34	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****5996		246,906.69	149,268.34	0.00
					246,906.69	149,268.34	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00